

Information to identify the case:

Debtor 1	<u>Nidara Fields</u>	Social Security number or ITIN	xxx-xx-9297
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	19-18595-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nidara Fields

9/6/22

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nidara Fields
Debtor

Case No. 19-18595-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 06, 2022

User: admin
Form ID: 3180W

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Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2022:

Recip ID	Recipient Name and Address
db	+ Nidara Fields, 37B Newark Way, Maplewood, NJ 07040-3309
cr	+ THE MONEY SOURCE INC., PHELAN HALLINAN DIAMOND & JONES, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ The Money Source Inc., P.O. Box 340514, Tampa, FL 33694-0514
518211359	+ Aurora Financial Gr In, 900 N Route 73, Marlton, NJ 08053-1230

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 06 2022 22:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 06 2022 22:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ebnnotifications@creditacceptance.com	Sep 06 2022 22:28:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
518353948	Email/PDF: bncnotices@becket-lee.com	Sep 06 2022 22:29:07	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518211358	+ Email/PDF: bncnotices@becket-lee.com	Sep 06 2022 22:29:17	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518211360	+ EDI: CAPITALONE.COM	Sep 07 2022 02:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518317518	+ EDI: AIS.COM	Sep 07 2022 02:23:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518307459	+ Email/Text: bankruptcy@capvs.com	Sep 06 2022 22:28:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518211361	+ EDI: WFNNB.COM	Sep 07 2022 02:23:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518211362	+ Email/Text: ebnnotifications@creditacceptance.com	Sep 06 2022 22:28:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
518211369	+ EDI: CITICORP.COM	Sep 07 2022 02:23:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518211363	+ EDI: DISCOVER.COM	Sep 07 2022 02:23:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518211364	+ Email/Text: bncnotifications@phea.org	Sep 06 2022 22:28:00	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
518415610	EDI: PRA.COM	Sep 07 2022 02:23:00	Portfolio Recovery Associates, LLC, c/o Helzberg, POB 41067, Norfolk VA 23541
518211365	+ EDI: RECOVERYCORP.COM		

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		Sep 07 2022 02:23:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518211366	+ Email/Text: bkrpt@retrievalmasters.com	Sep 06 2022 22:28:00	RMCB, PO Box 1235, Elmsford, NY 10523-0935
518312886	+ EDI: AIS.COM	Sep 07 2022 02:23:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518211368	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 06 2022 22:28:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
518211367	+ Email/Text: BK@servicingdivision.com	Sep 06 2022 22:28:00	The Money Source, Attn: Bankruptcy, 500 South Broad St, Ste 100a, Meriden, CT 06450-6755
518869851	+ Email/Text: BK@servicingdivision.com	Sep 06 2022 22:28:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
518347143	Email/PDF: bncnotices@becket-lee.com	Sep 06 2022 22:29:17	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518401382	+ EDI: AIS.COM	Sep 07 2022 02:23:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 22			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2022 at the address(es) listed below:

Name	Email Address
Benjamin A. Stanziale, Jr.	on behalf of Trustee Benjamin A. Stanziale Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
David Jerome Witherspoon	on behalf of Debtor Nidara Fields daveslaw321@gmail.com prissycatina@yahoo.com
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmil@mortoncraig.com mortoncraigecef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor The Money Source Inc. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

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Marie-Ann Greenberg

magecf@magtrustee.com

Nicholas V. Rogers

on behalf of Creditor THE MONEY SOURCE INC. nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9